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Wisconsin's Model Academic Standards for Personal Financial Literacy

Building the Foundation – A Focus on Personal Financial Literacy

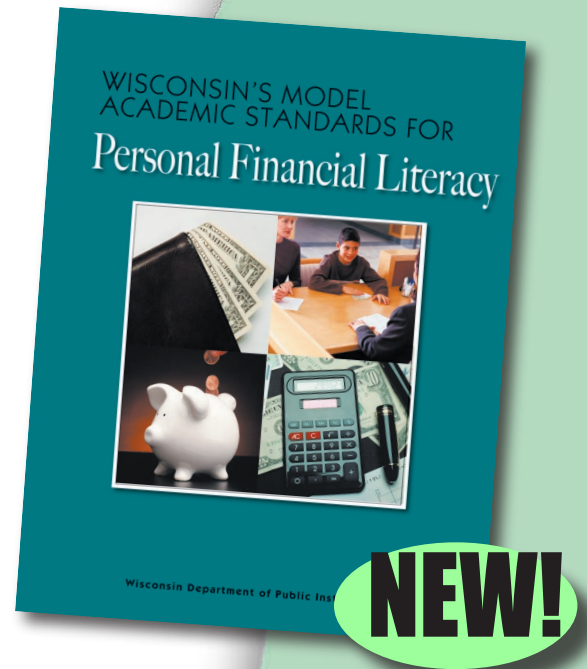
Today's students need a strong foundation in personal finance. An estimated 80% of Wisconsin students work during their high school careers, and nearly one-third have personal checking accounts and credit cards in their own names. Among adults, the last decade has brought with it a major increase in the use of nontraditional credit products that can have annualized interest rates of 300% to 1,000%. Additionally, personal bankruptcies have increased 105% over the past 15 years. These facts contribute to the need for a more focused approach to personal finance instruction for our students both while they are in school and in the future. These standards lay the foundation for competent, confident, and financially literate citizens.

Developing Knowledge and Skills – An Interdisciplinary Approach

The knowledge and skills set forth in the personal financial literacy standards cross all grade levels and disciplines. A comprehensive, developmentally appropriate pre-kindergarten through grade 12 program can promote personal financial literacy throughout numerous curricular areas. Educators from all grade levels can use the financial literacy standards to align instruction and create curriculum and activities designed to instill within students a desire to be financially literate. The standards are intended to help schools develop programs that provide the knowledge and skills to establish sound financial habits.

Making Connections

The Wisconsin Model Academic Standards for Personal Financial Literacy are similar to previously established model academic standards that set forth the knowledge, skills, and attitudes students need in order to be successful. The personal financial literacy standards add a rigor and relevance framework in order to illustrate how knowledge grows with experience and practice.

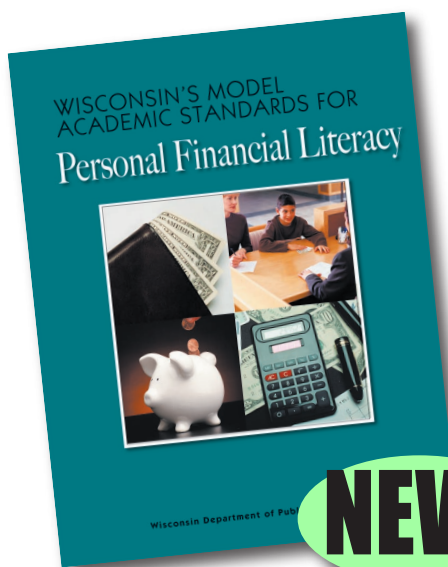


**Personal financial literacy
is vital for all students to be
financially successful. These
standards will help young
people understand how to
be wise consumers,
savers, and investors so
that they and their families
are economically secure.**

ELIZABETH BURMASTER,
STATE SUPERINTENDENT

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